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*Jennifer D. Ahearn*  
Jennifer Ahearn

**PATENT**  
Atty. Docket No. 35512-33

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PMB  
5/13/03  
**RECEIVED**  
MAY 06 2003  
**GROUP 3624**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

G. Michael Phillips, et al.

Serial No.: 09/615,021

Filed: July 13, 2000

For: Sensitivity/Elasticity-Based Asset  
Evaluation and Screening

Group Art Unit: 3624

Examiner: N. Subramanian

**AMENDMENT/RESPONSE TO OFFICE ACTION**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

The following remarks are presented in response to the Office Action dated January 30, 2003.